

*Protect Your Money*



**BANK ON**  
**HOUSTON**

# **Financial Education Directory**

**Office of the City Controller, Ronald C. Green**

**Telephone: 832/393-3406**

**Website: [www.bankonhouston.org](http://www.bankonhouston.org)**

**Revised: February 2011**



**Agency Name:** Credit Coalition

**Address:** 3300 Lyons Ave. #203A, Houston, TX 77020

**Main Phone Number:** 713-224-8100

**Contact Person:** Sherrie Young

**Title:** Executive Director/Housing Counselor

**Direct Phone Number:** 713-224-8100

**Email:** sherrie@creditcoalition.org

**1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

The Credit Coalition provides our 6-week, 15 hour Financial and Homebuyer Education series, "Fundamentals of Good Credit" along with additional community financial education classes. Through our program, we empower our clients through financial and homebuyer education, to be able to make informed, reasonable and responsible decisions in regard to their financial and specific housing goals.

**2. What goals does the program set for individual clients served?**

The Credit Coalition's purpose is to empower its clients through financial and homebuyer education, to be able to make informed, reasonable and responsible decisions in regard to their financial and specific housing goals. Through the information received in our classes and our partnership with Bank on Houston, many of our clients without a primary banking relationship are able to gain access to basic financial services, regardless of their banking history.

**3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

In 2010, we served 437 in our "Fundamentals of Good Credit" series. We expect to serve 450 in 2011.

**4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

- X Understanding interest, avoiding and eliminating credit card debt
- X Understanding and improving one's credit score
- X Understanding the rights and responsibilities of renting or buying a home
- X General money management



- X Rights and responsibilities of buying or renting a home
  - ☐ Starting a small business
  - ☐ Being a prudent investor in the stock market and using other investment options
- X Beginning a savings program and planning for retirement
  - ☐ Bankruptcy
- X Types of bank accounts available to consumers and the benefits of maintaining one
- X Balancing a check book
- X Using ATM and debit cards wisely
- X Types of loans available to consumers and becoming a low-risk borrower
  - ☐ Understanding insurance
- X Charitable giving

[www.creditcoalition.org](http://www.creditcoalition.org)



**Agency Name:** Easter Seals Greater Houston

**Address:** 4500 Bissonnet, Suite 340

**Main Phone Number:** (713) 838-9050

**Contact Person:** Yvonne Green

**Title:** Program Coordinator-Financial Education/Coach

**Direct Phone Number:** (713) 838-9050 extension 313

**Email:** ygreen@eastersealshouston.org

**1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

Homebuyer education, financial education presentations, and financial coaching to address the needs of families (particularly families with disabilities) in helping to reach goals.

**2. What goals does the program set for individual clients served?**

Purchasing a home, reducing debt, increasing savings, improving credit, understanding how to overcome obstacles that may hinder clients from reaching goals (through financial coaching).

**3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

Last year=350

This year=200

**4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

- ☒ Understanding interest, avoiding and eliminating credit card debt
- ☒ Understanding and improving one's credit score
- ☒ Understanding the rights and responsibilities of renting or buying a home
- ☒ General money management
- ☒ Rights and responsibilities of buying or renting a home
- ☒ Starting a small business
- ☐ Being a prudent investor in the stock market and using other investment options
- ☒ Beginning a savings program and planning for retirement
- ☐ Bankruptcy
- ☒ Types of bank accounts available to consumers and the benefits of maintaining one
- ☒ Balancing a check book
- ☒ Using ATM and debit cards wisely
- ☒ Types of loans available to consumers and becoming a low-risk borrower
- ☐ Understanding insurance
- ☐ Charitable giving



**Agency Name:** God's Money God's Way Ministries  
**Address:** P. O. Box 88372 Houston, Texas 77288  
**Main Phone Number:** 1-800-824-8503  
**Contact Person:** Ebony Thomas  
**Title:** President/CEO  
**Direct Phone Number:** 832-794-6651  
**Email:** info@GMGW.org

**1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

We provide inspirational financial education seminars, classes, and hands-on workshops tailored to specific topics designed to transform the mind of the participant.

**2. What goals does the program set for individual clients served?**

Each class, seminar, and workshop has specific goals for the participants which in general include understanding financial concepts related to the topic, leaving with an action plan etc...

**3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

In 2009 – we were launched at The Fountain of Praise and served over 1,000 participants. In 2009 we expanded to various churches and have served over 10,000 participants.

**4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

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- ☒ General money management
- ☒ Rights and responsibilities of buying or renting a home
- ☒ Starting a small business
- ☒ Being a prudent investor in the stock market and using other investment options
- ☒ Beginning a savings program and planning for retirement
- ☒ Bankruptcy
- ☒ Types of bank accounts available to consumers and the benefits of maintaining one
- ☒ Balancing a check book
- ☒ Using ATM and debit cards wisely
- ☒ Types of loans available to consumers and becoming a low-risk borrower
- ☒ Understanding insurance
- ☒ Charitable giving



## Houston Area Urban League

**Agency Name:** Houston Area Urban League

**Address:** 1301 Texas Avenue

**Main Phone Number:** (713) 393-8700

**Contact Person:** Glenda Kizzee

**Title:** Housing Counselor

**Direct Phone Number:** (713) 393-8714

**Email:**

- 1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

Basic money management, budgeting, savings, credit, wealth building

- 2. What goals does the program set for individual clients served?**

Development of a savings plan, utilization of monthly income/expense budget, financial options (savings, investments, car & home loans, small business loans)

- 3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

HAUL served 320 clients last year (2010)

HAUL projects to serve 400 clients this year (2011)

- 4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

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- ☒ General money management
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- ☐ Bankruptcy
- ☒ Types of bank accounts available to consumers and the benefits of maintaining one
- ☐ Balancing a check book
- ☒ Using ATM and debit cards wisely
- ☒ Types of loans available to consumers and becoming a low-risk borrower
- ☒ Understanding insurance
- ☐ Charitable giving



**Agency Name:** Neighborhood Centers Inc.

**Address:**

**Main Phone Number:** 713-667-9400

**Contact Person:** Leah Aschmann

**Title:** Economic Program Developer

**Direct Phone Number:** 713-669-5248

**Email:** laschmann@neighborhood-centers.org

- 1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

Basic financial education classes provided as part of ESL and other enrichment classes.  
Homebuyer Education classes are also offered throughout the year.

- 2. What goals does the program set for individual clients served?**

Community members become more financial knowledgeable and accumulate savings.

- 3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

200 in 2010.

250 projected in 2011.

- 4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

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- ☐ Types of loans available to consumers and becoming a low-risk borrower
- ☐ Understanding insurance
- ☐ Charitable giving



**Agency Name:** People's Trust Federal Credit Union

**Address:** 777 Walker Street, Suite 2400

**Main Phone Number:** 777 Walker Street, Suite 2400, Houston, Texas 77002

**Contact Person:** Linda Birt

**Title:** Community Outreach Director

**Direct Phone Number:** 713-428-3255

**Email:** linda.birt@peoplestrustfcu.org

- 1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

Beginning, intermediate and advanced financial education.

- 2. What goals does the program set for individual clients served?**

Clients attain a better understanding of financial management for asset accumulation.

- 3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

Three thousand clients attended workshops in 2010 and our goal for 2011 is 4000.

- 4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

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- ☒ Balancing a check book
- ☒ Using ATM and debit cards wisely
- ☒ Types of loans available to consumers and becoming a low-risk borrower
- ☒ Understanding insurance
- ☐ Charitable giving



**Agency Name:** The Women's Resource of Greater Houston  
**Address:** 730 N. Post Oak Road, Suite 204, Houston, TX 77024  
**Main Phone Number:** 713-667-4493  
**Contact Person:** Janet Soto  
**Title:** Program Manager  
**Direct Phone Number:** 713-667-4493 Ext. 13  
**Email:** jsoto@thewomensresource.org

**1. Describe the financial education services your organization is currently providing. State the specific needs the program addresses.**

The Women's Resource provides free group classes on basic personal finance topics including banking services, budgeting, saving, credit management, credit repair, and basics of investing.

**2. What goals does the program set for individual clients served?**

Our goal is to ensure that class participants gain the information and tools they need to improve their financial skills and behavior, and ultimately achieve financial stability.

**3. How many clients did the program serve last year/this year? How many do you expect to serve next year?**

We served 4,807 individuals in 2010, and we expect to serve approximately 3,500 – 4,000 individuals in 2011.

**4. Please indicate by checking the boxes on the left the areas of instruction covered in your program's curriculum.**

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- ☒ Understanding insurance
- ☐ Charitable giving